

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Libby, Zakiya	§	Case No. 08 B 22047
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/22/2008.

2) The plan was confirmed on 12/10/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2010, 06/02/2010 and 08/25/2010.

5) The case was dismissed on 08/25/2010.

6) Number of months from filing or conversion to last payment: 22.

7) Number of months case was pending: 26.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$5,550.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,440.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$13,440.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,868.00
Court Costs	\$0
Trustee Expenses & Compensation	\$847.71
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,715.71

Attorney fees paid and disclosed by debtor \$1,049.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chase Home Finance	Secured	\$144,881.00	NA	NA	\$0	\$0
GMAC Auto Financing	Secured	\$18,208.00	\$17,263.57	\$17,263.57	\$9,724.29	\$0
A All Payday Loan Company Inc	Unsecured	\$0	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$164.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$0	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$100.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$518.00	\$518.00	\$0	\$0
Capital One	Unsecured	\$199.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$127.00	NA	NA	\$0	\$0
Cash Call	Unsecured	\$4,955.00	\$6,725.32	\$6,725.32	\$0	\$0
Cash Call	Unsecured	\$0	NA	NA	\$0	\$0
Cda/Pontiac	Unsecured	\$180.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cda/Pontiac	Unsecured	\$200.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$491.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$491.00	NA	NA	\$0	\$0
DeVry Institute of Technology	Unsecured	\$0	\$500.00	\$500.00	\$0	\$0
DeVry Institute of Technology	Unsecured	\$500.00	\$972.61	\$972.61	\$0	\$0
Educational Credit Management Corp	Unsecured	\$2,294.00	\$2,294.92	\$2,294.92	\$0	\$0
Educational Credit Management Corp	Unsecured	\$3,465.00	\$3,465.00	\$3,465.00	\$0	\$0
Heights Finance Corporation	Unsecured	\$2,287.00	\$2,988.28	\$2,988.28	\$0	\$0
Heights Finance Corporation	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$246.00	NA	NA	\$0	\$0
Illinois Lending Corporation	Unsecured	\$0	\$1,986.75	\$1,986.75	\$0	\$0
Lighthouse Financial Group	Unsecured	\$2,701.82	\$2,127.08	\$2,127.08	\$0	\$0
Marauder Corporation	Unsecured	\$355.00	NA	NA	\$0	\$0
National Credit Adjusters	Unsecured	\$270.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$451.00	NA	NA	\$0	\$0
Pay Day Loans	Unsecured	\$0	\$468.31	\$468.31	\$0	\$0
Personal Finance Company	Unsecured	\$0	NA	NA	\$0	\$0
Personal Finance Company	Unsecured	\$3,076.00	\$2,780.91	\$2,780.91	\$0	\$0
Premier Bankcard	Unsecured	\$429.00	\$429.17	\$429.17	\$0	\$0
Premier Bankcard	Unsecured	\$554.00	\$554.78	\$554.78	\$0	\$0
Receivables Performance	Unsecured	\$1,629.00	NA	NA	\$0	\$0
RJM Acquisitions LLC	Unsecured	NA	\$87.36	\$87.36	\$0	\$0
RoundUp Funding LLC	Unsecured	\$2,138.00	\$2,138.61	\$2,138.61	\$0	\$0
RoundUp Funding LLC	Unsecured	\$347.00	\$347.94	\$347.94	\$0	\$0
RoundUp Funding LLC	Unsecured	\$616.00	\$616.26	\$616.26	\$0	\$0
RoundUp Funding LLC	Unsecured	\$6,866.00	\$6,866.14	\$6,866.14	\$0	\$0
Sallie Mae	Unsecured	\$5,500.00	\$5,500.00	\$5,500.00	\$0	\$0
Sallie Mae	Unsecured	\$2,009.00	\$5,117.07	\$5,117.07	\$0	\$0
Sallie Mae	Unsecured	\$500.00	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$1,750.00	\$2,022.02	\$2,022.02	\$0	\$0
Sallie Mae	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Security Credit Systems	Unsecured	\$725.00	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	NA	\$5,506.14	\$5,506.14	\$0	\$0
USA Payday Loans	Unsecured	\$0	\$741.33	\$741.33	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$17,263.57	\$9,724.29	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$17,263.57	\$9,724.29	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$54,754.00	\$0	\$0

Disbursements:

Expenses of Administration	\$3,715.71	
Disbursements to Creditors	\$9,724.29	
TOTAL DISBURSEMENTS:		\$13,440.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 5, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.